

## AMENDMENT

### In the Claims:

Please amend claim 1 to read as follows:

1. (twice amended) A system for distributing spending vehicles, comprising:
- payment rights for an individual entitled to receive a payment;
  - a sponsor of spending vehicles;
  - an assignment of said payment rights;
  - a third party payor for transferring a payment to an assignee in accordance with said assignment of payment rights; and
  - a spending vehicle issued from said sponsor to said individual in an amount related to said assigned payment rights.

Claims 7 – 10 and 12 have been cancelled without prejudice.

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